

full transparency and regulation of transactions and provide an economic boost for the United States.

More than \$100 million dollars in marijuana tax revenue is projected in our cities from marijuana sales in 2019. Opening financial services to the cannabis industry could reduce the opportunity and motive for crime in what is currently a cash-based industry. It would also improve the ability of the federal government to audit tax receipts and allow for the legalized markets to reduce unnecessary financial expenses for the cannabis industry, potentially leading to additional pay for the many employees working in this industry. Additionally, billions of dollars in deposits nationwide would strengthen the country's financial sector.

The vast majority of cannabis businesses comply with the rules and regulations, and the industry has made meaningful contributions to supporting strong and safe markets across the United States. Marijuana businesses have consistently supported youth prevention efforts and have also played an important role in educating the public on the rules for marijuana consumption. They are a valid contributor to our local economies, and they have overcome many obstacles to earn their place among our country's legitimate businesses.

Voters across the United States have chosen to end marijuana prohibition. It's long overdue that Congress respects the will of our voters in legalized cannabis markets and allow banking services for this legitimate industry.

Legalized marijuana has generated billions of dollars in economic activity nationwide. Allowing banking services is a national economic stimulus that does not cost taxpayers and would be a bipartisan victory for champions of states' rights and the Tenth Amendment.

Respectfully,

Mayors Coalition to Push for Marijuana Reform—Michael B. Hancock, Mayor of Denver, CO; Eric Garcetti, Mayor of Los Angeles, CA; Libby Schaaf, Mayor of Oakland, CA; Heidi Williams, Mayor of Thornton, CO; Ted Wheeler, Mayor of Portland, OR.

AMERICAN FINANCIAL  
SERVICES ASSOCIATION,

Washington, DC, September 25, 2019.

Hon. NANCY PELOSI,  
*Speaker of the House, House of Representatives,*  
Washington, DC.

Hon. KEVIN MCCARTHY,  
*Minority Leader, House of Representatives,*  
Washington, DC.

DEAR SPEAKER PELOSI AND MINORITY LEADER MCCARTHY: The American Financial Services Association (AFSA) writes to express its strong support for H.R. 1595, the Secure and Fair Enforcement (SAFE) Banking Act, which is scheduled for consideration before the House of Representatives on September 25.

H.R. 1595, sponsored by Representatives Ed Perlmutter (D-CO), Denny Heck (D-WA), Steve Stivers (R-OH) and Warren Davidson (R-OH), along with more than 200 bipartisan House members, includes an important provision ending Operation Choke Point. Specifically, it prohibits a federal banking agency from ordering a bank to terminate a banking relationship with a legal business unless there is a valid reason and that reason is not based solely on reputational risk.

The ostensible intent of Choke Point program was to prevent criminal fraud. However, in actuality, federal officials pressured banks to close accounts of businesses operating within state and federal law without legal recourse or due process solely because the officials were ideologically opposed to

the businesses' existence. Under Operation Choke Point, businesses that were operating legally suddenly found banks terminating their accounts, in some cases accounts that the business had had for years, without explanation. While the program was targeted at gun dealers and payday lenders, other businesses, such as installment lenders, were also impacted. No legal business should be targeted solely based on the political bias of a particular administration.

Even though Operation Choke Point has officially ended, its effects remain. Financial services companies that follow state and federal laws are still having their accounts closed with very little explanation. Furthermore, companies that had their accounts closed may still be having trouble finding new banking relationships. Legitimate bank customers, like traditional installment lenders, which have provided safe and affordable small-dollar credit to consumers in their communities for over a century, deserve fair access and fair treatment by federal banking agencies.

We are pleased that Congress is acting in the interest of small businesses, who in turn, serve a large number of American consumers. Limiting the availability of lawful goods and services to consumers in an attempt to punish politically disfavored businesses harms consumers and sets a bad precedent. Government initiatives must be carried out on solid legal ground to be credible.

They should not be based on political bias and not undermine faith in government agencies and the rule of law.

We urge members of the House of Representatives to support H.R. 1595.

Sincerely,

BILL HIMPLER,  
*President & CEO,*  
*American Financial Services Association.*

SEPTEMBER 20, 2019.

Hon. NANCY PELOSI,  
*Speaker, House of Representatives,*  
Washington, DC.

Hon. KEVIN MCCARTHY,  
*Minority Leader, House of Representatives,*  
Washington, DC.

DEAR SPEAKER PELOSI AND MINORITY LEADER MCCARTHY: As a national, diverse, multi-sector collection of broad stakeholders, that are impacted by the burgeoning legal cannabis industry throughout the United States, we write to ask that you bring the SAFE Banking Act (H.R. 1595) before the House floor for a vote. Our organizations support taking an initial step that allows proceeds from the legal cannabis industry into the banking system for purposes of public safety and to protect law-abiding financial institutions and ancillary businesses that have been put in an untenable position.

With 33 states and several territories permitting cannabis use, a growing chorus of Americans and legal businesses now face an increasing number of risks resulting from a patchwork legal system with no federal banking protections. Because of this, U.S. industry and, especially, financial institutions—which provide the infrastructure for safe marketplaces to grow—must assume civil and in some instances, criminal liability in order to service state-licensed cannabis businesses and ancillary companies.

As a result, the distribution, sale, possession, research, transaction, housing, employment, and broader landscape of cannabis is becoming increasingly problematic. This only creates more legal and security concerns that impact the operations and safety of businesses and consumers. More notably, the lack of available safe harbor for cannabis will continue to challenge the full adoption and deployment of the legal hemp and CBD

products market in the U.S. due to the inextricable link between hemp and cannabis.

To help resolve this, we urge Congress to vote on and pass the SAFE Banking Act or similar measures, which are meant to create a safe harbor for depository institutions that provide a financial product or service to a covered business in a state which has implemented laws and regulations permitting the use of cannabis. A safe harbor would not only enable law enforcement and states to effectively monitor and regulate cannabis transactions and businesses, but it would bring billions of dollars and tax revenue out of duffel bags and safes and into the regulated banking sector.

We understand that creating a true federal regulatory framework for cannabis is a multi-step process. However, we strongly believe that the SAFE Banking Act is a critical first step to ensure that legal cannabis marketplaces are safe, legal, and transparent.

Thank you for your thoughtful, bipartisan leadership. We look forward to working with you on this increasingly important issue.

Sincerely,  
American Bankers Association.  
Americans for Prosperity.  
Council of Insurance Agents and Brokers.  
Electronic Transactions Association.  
National Association of Mutual Insurance Companies.

National Association of Professional Employer Associations.

National Association of REALTORS.  
Wholesale & Specialty Insurance Association.

HONORING HIGHLY DECORATED  
HISPANIC AMERICAN VETERAN  
SFC JOHN "DOC" ANTHONY  
ACEVEDO, U.S. ARMY (RET.)

HON. BRIAN HIGGINS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Friday, October 4, 2019

Mr. HIGGINS of New York. Madam Speaker, I rise to recognize SFC John "Doc" Anthony Acevedo, U.S. Army (Ret.), a highly decorated Hispanic American Veteran from Buffalo, NY. John Anthony Acevedo was born to Mary and Jorge Acevedo in 1969 and grew up on Swan Street in downtown Buffalo. His father was from Hormigueros, Puerto Rico, and his mother was a Buffalo native who grew up in Buffalo.

John attended grammar school at St. Columba Catholic School, then Buffalo Public School No. 6 Academic Challenge Center, and Emerson Vocational High School in Buffalo. Following graduation, he worked as a security guard at the Larkin building. On March 7, 1989 John Acevedo made the decision to enlist into the Army as a medic. The basis for this decision was two-fold. He had a remarkable gift for putting others at ease, which he discovered during his time as an altar boy at St. Columba Catholic School. He felt that this would make him a great medic. Secondly, he was inspired by his family's rich history of military service. John's uncles Rafael Rodriguez and Augustine Olivencia served in the highly decorated 65th Infantry Regiment "Borinqueneers". Rafael served in the Korean War and Augustine served during World War II. As an effort to give recognition to these trailblazers the recognition they deserve I co-sponsored a bill in 2016 to award the Congressional Gold Medal to the "Borinqueneers".

John's other uncle Joseph Pieracci also served in the Army during the Korean War. John's grandfather, Anthony Grasso, also served as a medic in WWII. John's cousin Wilmer Olivencia received a Purple Heart, which I had the honor of presenting him with in 2015 at the Grease Pole festival, for wounds sustained while serving in the U.S. Army during the Vietnam War, a war in which John's uncle, Tony Grasso, also served with the 1st Cavalry. John's cousin Louis Rodriguez, Rafael's son, served in Vietnam and is currently retired from the U.S. Army and is now living outside of Fort Bragg, North Carolina. John's nephew Michael Kerr is currently a member of the Reserves after serving in the U.S. Air force.

After joining the Army, John was assigned as a medic with the 299th Engineer Battalion upon completion of his basic training at Fort Knox Kentucky and his medical training in Fort Sam Houston in San Antonio, Texas. John Acevedo rose through the ranks and eventually became a Sergeant First Class and earned the nickname "Doc" because he oversaw 120 other medics. Sergeant First Class John Acevedo served nearly 5½ years overseas in a combat zone. He served 5 tours of duty in Egypt, Afghanistan, South Korea, Saudi Arabia, and Iraq.

During his lengthy military career, John served in the same Task Force as Medal of Honor recipient David Bellavia, while in the 2nd Brigade Combat, 2nd Infantry Division. They were part of the Fall of Fallujah, a critical turning point in the war in Iraq. He also was selected by Command Sergeant Major of the 10th Mountain Division to be an escort for former Secretary of Defense Donald Rumsfeld and his Commander picked him to escort Oliver North. John also escorted several entertainers such as those from World Wrestling Entertainment owned by Vincent McMahon.

Today we recognize John Acevedo for his 26 years of military service earning him a total of 28 medals and ribbons including the Bronze Star, Meritorious Service Medal (2nd Award), Joint Service Commendation Medal (2nd Award), and the prestigious Combat Medical Badge. His highest award, the Bronze Star Medal, was for actions he took as a medic in Iraqi Freedom. While he was assigned as the Brigade Sergeants NCO they came under fire. When he heard a blast in the distance, he grabbed his gear and medic bag and ran toward the explosion. He simultaneously searched for casualties and participated in the counter attack. In doing so, he put his own life in jeopardy to prevent further casualties, while saving as many of his fellow soldiers as possible who were injured while fighting off the enemy. These awards embody the Staff Sergeant's unparalleled talent, unwavering courage, and insurmountable willpower in advancing American interests in places of violent conflict.

After serving our country for over 26 years, Sergeant First Class John Acevedo officially retired from the Army on March 31, 2015. John's father once told him that when he was on the battlefield, he is an American, but he should never forget his roots as a Hispanic American. John returned to his family and friends in Buffalo and went on to further serve his community, this time much closer to home. He is currently employed on a nursing team at the VA Hospital in Buffalo. He is also very active with veteran organizations throughout our community. He is an Alumni of the Wounded

Warrior Project. He is also a member of the Ft. Drum Retiree Council and a life member of the Association of the United States Army. John Anthony Acevedo has 4 children John Jr., Jorge, Deborah and Ana Maria and two grandchildren Arayna and Lyric. Several of John's family members are currently serving, continuing his family's proud legacy of military service. John's daughter Deborah is joining the US Air Force and his nephew Michael Kerr served in the Air Force and is currently in the Reserves. John's cousin Pedro Pabon currently serves in the Army Reserves.

Today we recognize John Acevedo, as a true patriot who dedicated his life to serving our country, serving our community. John is a great example of the dedication that Hispanic Americans have for their country and their community.

#### PERSONAL EXPLANATION

#### HON. JARED HUFFMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Friday, October 4, 2019

Mr. HUFFMAN. Madam Speaker, I regret that I had a conflict that caused me to miss the following vote. I would have voted "aye" on roll call vote 555.

#### CONGRATULATING AND WELCOMING AMERICA'S NEWEST CITIZENS

#### HON. PETER J. VISCLOSKY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Friday, October 4, 2019

Mr. VISCLOSKY. Madam Speaker, it is with great pleasure and sincerity that I take this time to congratulate thirty individuals who will take their oaths of citizenship on October 4, 2019. This memorable occasion will be held at the United States Courthouse and Federal Building in Hammond, Indiana.

America is a country founded by immigrants. From its beginning, settlers have come from countries around the world to the United States in search of better lives for their families. Oath ceremonies are a shining example of what is so great about the United States of America—that people from all over the world can come together and unite as members of a free, democratic nation. These individuals realize that nowhere else in the world offers a better opportunity for success than here in America.

On October 4, 2019, the following people, representing many nations throughout the world, will take their oaths of citizenship in Hammond, Indiana: Shania Shamar Perry, Johan Jacques Taljaard, Cirilo Favela, Claude Mihai Butnaru, Qays Jinan Matti Karo, Gabriela Hernandez, Steven Esat Karagoz, Armando Wu, Ravindra Babu Bhogadula, Maria Mhango, Argelia Cristina Fagre-Rivas, Ljube Shurdoski, Indiana Jankowski, Fernando Hernandez, Juan Nieto, Irma Ruiz, Jessica Tirado Ochoa, Sirak Kifle Negash, Sarah Hughes, Urmil Raj Kashyap, Guoyun Liu, Mihaela Roxana Layman, Ana G. Dunnett, Santiago Loera, Sonia Menchaca, Julieta Grino Pingol, Lucy Wambui Kiruki, Margaret

Matilda Brewster, Idalia Patricia Ramirez, and Mehulkumar Soni.

Although each individual has sought to become a citizen of the United States for his or her own reasons, be it for education, occupation, or to offer their loved ones better lives, each is inspired by the fact that the United States of America is, as Abraham Lincoln described it, a country "... of the people, by the people, and for the people." They realize that the United States is truly a free nation. By seeking American citizenship, they have made the decision that they want to live in a place where, as guaranteed by the First Amendment of the Constitution, they can practice religion as they choose, speak their minds without fear of punishment, and assemble in peaceful protest should they choose to do so.

Madam Speaker, I respectfully ask you and my other distinguished colleagues to join me in congratulating these individuals who will become citizens of the United States of America on October 4, 2019. They, too, will be American citizens, guaranteed the inalienable rights to life, liberty, and the pursuit of happiness. We, as a free and democratic nation, congratulate them and welcome them.

#### DEDICATING FAIRFIELD-VACAVILLE HANNIGAN TRAIN STATION

#### HON. JOHN GARAMENDI

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Friday, October 4, 2019

Mr. GARAMENDI. Madam Speaker, we rise today to celebrate the naming of the Fairfield-Vacaville train station after our dear friend, Assemblyman Tom Hannigan.

Tom was elected to the Assembly in 1978 to represent his home town of Fairfield. Recognizing the importance of connecting our state capitol with the economic engine of the San Francisco Bay Area, Hannigan authored and passed legislation that created a plan for the development of an intercity commuter train system to connect the cities. In just four years, Hannigan was able to turn this plan into reality with the establishment of the Capitol Corridor train service that we know today.

Today more than 1.7 million passengers use the Capitol Corridor annually to commute along the 168-mile long route, which connects an entire region between San Jose and Auburn. Publicly managed by Amtrak, the train route maintains some of the highest ridership rates in our country.

Commissioned in 2008 by the city of Fairfield, the Fairfield-Vacaville Hannigan Train Station opened to its first passengers in November 2017. Over the past two years, the station has established itself as a model of the Capitol Corridor's community-oriented transportation system, with more than 3,600 passengers who originate their trips from the station every month.

By the time of his passing in 2018, Tom Hannigan had faithfully served his country in the United States Marine Corps and his community at the city, county, and state government levels for more than a quarter of a century. The dedication of the Fairfield-Vacaville Hannigan Train Station is a fitting memorialization of the legacy he has left behind for his hometown and all of those who continue to benefit from the Capitol Corridor train service.